

Amendments to the Claims:

Please amend claims 1, 10, 18, and 19, and add new claims 20 and 21 as shown in the below listing of claims. This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of claims:

1. (currently amended) A method of providing payment services in a four-corner model, the four-corner model comprising a plurality of entities including a root entity, a first participant, a second participant, a first customer, and a second customer, the first customer being a customer of the first participant, the second customer being a customer of the second participant, each entity being provided with a digital certificate and an associated private key, the method comprising:
- the first customer completing a buyer's portion of a payment instruction, the payment instruction specifying a payment date;
- the first customer signing the payment instruction with ~~its~~ the associated private key of the first customer;
- the first customer transmitting the payment instruction to the second customer;
- the second customer completing a seller's portion of the payment instruction;
- the second customer signing the payment instruction with ~~its~~ the associated private key of the second customer;
- the second customer transmitting the payment instruction to the second participant;
- the second participant completing a second participant portion of the payment instruction;
- the second participant signing the payment instruction with ~~its~~ the associated private key of the second participant;
- the second participant transmitting the payment instruction to the first participant;
- the first participant executing the payment instruction on the payment date.
2. (original) The method of claim 1, wherein the payment instruction is a payment order instruction.
3. (original) The method of claim 1, wherein the payment instruction is a payment obligation instruction.
4. (original) The method of claim 1, wherein the payment instruction is a conditional payment order instruction.

5. (original) The method of claim 1, wherein the payment instruction is a conditional payment obligation instruction.
6. (original) The method of claim 1, wherein the payment instruction is a certified payment obligation instruction.
7. (original) The method of claim 1, wherein the payment instruction is a certified conditional payment obligation instruction.
8. (original) The method of claim 1 wherein the first customer executes a contract with the first participant defining roles and responsibilities in connection with payment services.
9. (original) The method of claim 1 wherein the second customer executes a contract with the second participant defining roles and responsibilities in connection with payment services.
10. (currently amended) A method of providing payment services, the method comprising:
providing a buyer with a plurality of payment instruments, each payment instrument having associated therewith a payment instruction;
the buyer choosing one of the payment instruments;
the buyer completing at least a first portion of a ~~the~~ payment instruction message associated with the payment instrument chosen by the buyer, the payment instruction message specifying a payment date;
the ~~first customer~~ buyer signing the payment instruction message with a private key corresponding to a digital certificate of the buyer;
the signed payment instrument being received by a bank; and
the bank executing the payment instruction on the payment date.
11. (original) The method of claim 10, wherein the selected payment instrument is a payment order.
12. (original) The method of claim 10, wherein the selected payment instrument is a payment obligation.
13. (original) The method of claim 10, wherein the selected payment instrument is a conditional payment order.
14. (original) The method of claim 10, wherein the selected payment instrument is a conditional payment obligation.
15. (original) The method of claim 10, wherein the selected payment instrument is a certified payment obligation.

16. (original) The method of claim 10, wherein the selected payment instrument is a certified conditional payment obligation.
17. (original) The method of claim 10, wherein the payment instrument is negotiable.
18. (currently amended) A method of providing payment services in a buyer to participant model, the model comprising a plurality of entities including a participant and a customer, the customer being a customer of the participant, each entity being provided with a digital certificate and an associated private key, the method comprising:
- the first customer completing a buyer's portion of a payment instruction, the payment instruction specifying a payment date;
- the first customer signing the payment instruction with ~~its~~ the associated private key of the first customer;
- the first customer transmitting the payment instruction to the participant
- the participant completing a participant portion of the payment instruction;
- the participant signing the payment instruction with ~~its~~ the associated private key of the participant;
- the participant executing the payment instruction on the payment date.

19. (currently amended) A method of providing payment services in a direct debit model, the direct-debit model comprising a plurality of entities including a participant, a first customer, and a second customer, the second customer being a customer of the participant, each entity being provided with a digital certificate and an associated private key, the method comprising:
- the first customer completing a buyer's portion of a payment instruction, the payment instruction specifying a payment date;
- the first customer signing the payment instruction with ~~its~~ the associated private key of the first customer;
- the first customer transmitting the payment instruction to the second customer;
- the second customer completing a seller's portion of the payment instruction;
- the second customer signing the payment instruction with ~~its~~ the associated private key of the second customer;
- the second customer transmitting the payment instruction to the participant;
- the participant completing a participant portion of the payment instruction;
- the participant signing the payment instruction with ~~its~~ the associated private key of the participant;

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the participant executing the payment instruction on the payment date.

20. (new) A method of providing payment services, the method comprising:

providing a buyer with a plurality of payment instruments comprising a payment order, a payment obligation, a conditional payment order, a conditional payment obligation, a certified payment obligation, and a certified conditional payment obligation, wherein each payment instrument has an associated payment instruction;

the buyer choosing one of the payment instruments;

the buyer completing at least a first portion of a payment instruction message associated with the payment instrument chosen by the buyer, the payment instruction message specifying a payment date;

the buyer signing the payment instruction message with a private key corresponding to a digital certificate of the buyer;

the signed payment instrument being received by a bank; and

the bank executing the payment instruction on the payment date.

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21. (new) The method of claim 20, wherein the payment instrument is negotiable.
